

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants : Stewart Harris et al.  
Application No. : 09/755,591 Confirmation No. : 3838  
Filed : January 5, 2001  
For : SYSTEMS AND METHODS FOR MONITORING  
CREDIT OF TRADING COUNTERPARTIES  
Group Art Unit : 3695  
Examiner : Thu Thao Havan

Mail Stop Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

Regarding the Examiner's Reasons for Allowance as set forth in the Notice of Allowability of November 24, 2010, Applicants do not necessarily agree with or acquiesce in the Reasons for Allowance, or with any other characterization or rejection of the claims that the Examiner may have made during prosecution of this application. Accordingly, this statement as well as any other statement, amendment, or silence on Applicants' part in no way means or implies that Applicants have in any way disavowed or abandoned any subject matter or claim scope as a result of the Examiner's characterizations or rejections.

In particular, regarding the Examiner's Reasons for Allowance as set forth in the Notice of Allowability, Applicants (i) do not necessarily agree or disagree with the Examiner's comments regarding any analysis of the claims and references, and (ii) do not necessarily agree or disagree with any characterization of the claims made by the Examiner in discussing the claims and references.

Respectfully submitted,

/Glen R. Farbanish/

February 23, 2011  
Date

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